

EXHIBIT A

How Do I Get My Free Credit Report?

Reading time: 3 minutes

Highlights:

- You're entitled to a free copy of your credit report every 12 months from the three nationwide credit bureaus by visiting [annualcreditreport.com](https://www.annualcreditreport.com)
- You can request these free annual credit reports online, by phone or by mail
- You can also create a myEquifax account and enroll in Equifax Core Credit™ for a free monthly Equifax credit report

If you want to check your credit reports from the three nationwide credit bureaus -- Equifax, Experian and TransUnion -- there are several ways. You may already know that you're entitled to a free credit report from each of the three credit bureaus every 12 months.

In addition, you can sign up to receive additional free monthly credit reports from Equifax.

AnnualCreditReport.com

By law, you are allowed to get one free copy of your credit report every 12 months from each of the three nationwide credit bureaus by visiting www.annualcreditreport.com. These reports do not include [credit scores](#).

You can also contact the annual credit report service:

- By calling: (877) 322-8228;
- By mailing: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

If you're sending your request by mail, please be sure to include your name, Social Security number, current and previous addresses, date of birth, and telephone number. Or you can fill out the [Annual Credit Report Request form](#) on the Federal Trade Commission's website.

For your protection, you will also need to verify your identity with an acceptable form of identification. [Find out more](#) about acceptable forms of identification.

If you request your report online, you should be able to access it immediately. If you order it by phone, it will be mailed to you within 15 days. If you order it by mail, your request will be processed and mailed to you within 15 days of receipt.

MyEquifax

You can get [two free additional Equifax credit reports](#) per year by [creating a myEquifax account](#). After creating your account, you can also click on "Get my free credit score" on your myEquifax dashboard and enroll in [Equifax Core Credit™](#). You'll receive a free monthly Equifax credit report and a free monthly VantageScore® 3.0 credit score, based on Equifax data. A VantageScore is one of many types of credit scores.

Meeting certain requirements

Under the [Fair Credit Reporting Act](#), you are entitled to one additional free copy of your credit report during any 12-month period if you meet one of the following requirements:

- You are unemployed and intend to apply for employment within 60 days;
- You receive public welfare assistance;
- You believe your credit report contains inaccurate information due to fraud.

You are also entitled to a free copy of your credit report if you meet these requirements:

- You have been the subject of adverse action, such as denial of credit or insurance, within the past 60 days.
- You have placed a [fraud alert](#) on your credit reports.

If any of these situations apply to you, you can request your additional free copy of your Equifax credit report:

- Online at [Equifax.com/FCRA](https://www.equifax.com/FCRA)
- On our automated phone line: (800) 685-1111. Hours are 7:30 a.m. – 1:30 a.m. ET.
- By mail to: Equifax Disclosure Department, P.O. Box 740241, Atlanta, GA 30374.

If you're sending your request by mail, please be sure to include your name, Social Security number, current and previous addresses, and date of birth. For your protection, you will also need to verify your identity through an acceptable form of identification. [Find out more](#) about acceptable forms of identification.

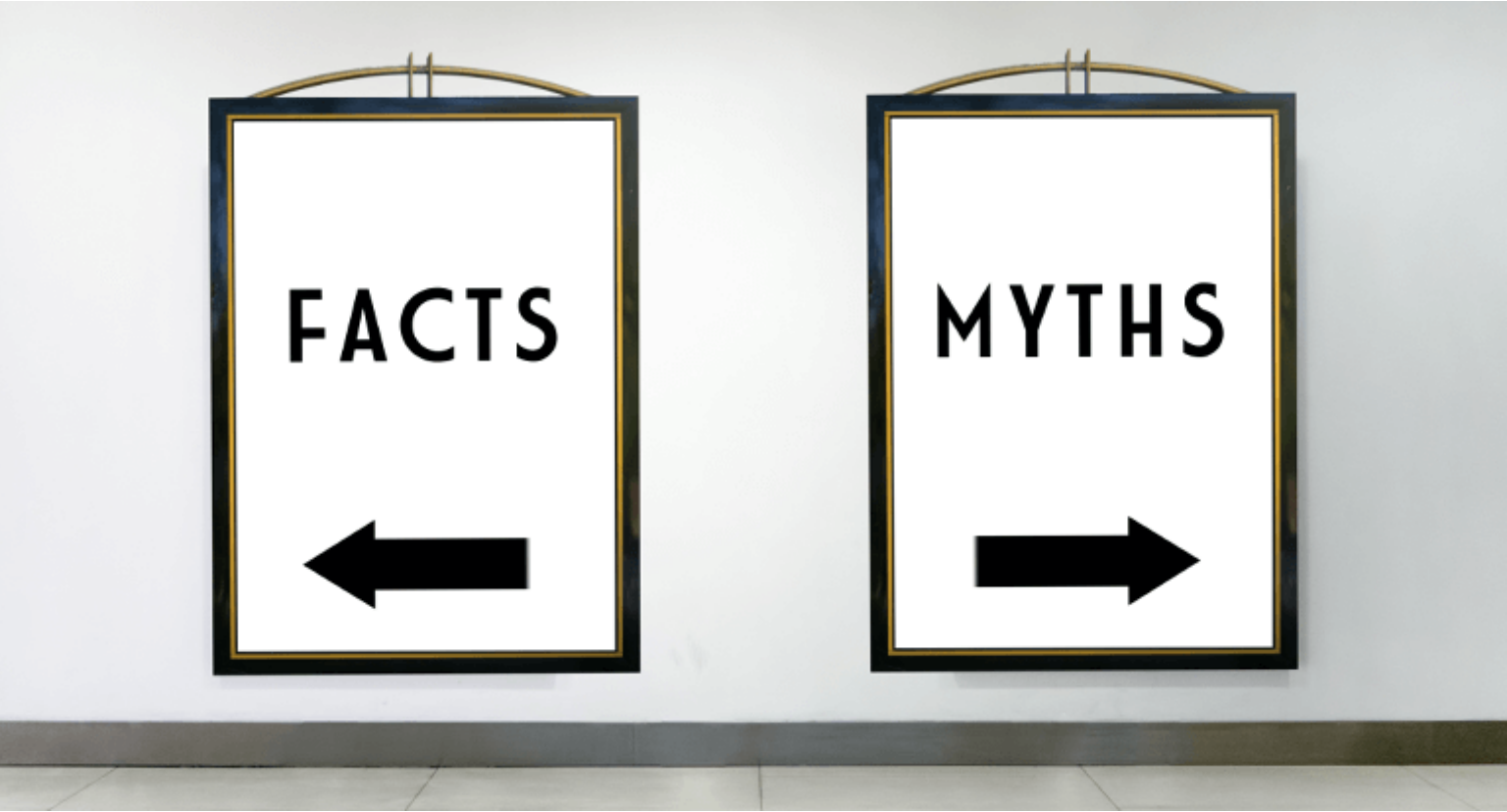
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